

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Angela C. Apple  
Debtor

Case No. 13-04195-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db +Angela C. Apple, 1369 Sholly Avenue, Lebanon, PA 17046-1953  
cr +NATIONSTAR MORTGAGE LLC, Padgett Law Group, c/o Evan S. Singer, 6267 Old Water Oak Road,  
Ste 203, Tallahassee, FL 32312-3858  
4361582 +AES/Pheaa, 1200 N. 7th Street, Harrisburg, Pa 17102-1419  
4380167 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030  
4361585 +FedLoan Servicing, PO Box 69184, Harrisburg, Pa 17106-9184  
4937850 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261)  
4377327 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
4361588 +Patrick J. Wesner, Esq, Milstead & Associates, LLC, 220 Lake Drive East, Ste. 301,  
Cherry Hill, NJ 08002-1165

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4361583 EDI: AFNIRECOVERY.COM Oct 12 2018 23:08:00 Afni, Inc., PO Box 3427,  
Bloomington, IL 61702-3427  
4361584 +EDI: CIAC.COM Oct 12 2018 23:08:00 CitiMortgage, Inc., 1000 Technology Drive, 2nd Floor,  
O'Fallon, MO 63368-2240  
4605924 +EDI: ECMC.COM Oct 12 2018 23:08:00 ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC,  
PO BOX 16408, St. Paul, MN 55116-0408  
4605923 +EDI: ECMC.COM Oct 12 2018 23:08:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
4361586 +E-mail/Text: hfcucollections@hersheyfcu.org Oct 12 2018 19:08:07  
Hershey Federal Credit Union, 904 E Chocolate Ave, Hershey, Pa 17033-1215  
4373140 +E-mail/Text: hfcucollections@hersheyfcu.org Oct 12 2018 19:08:07  
Hershey Federal Credit Union, 232 Hershey Road, Hummelstown, PA 17036-9218  
4361587 +EDI: MID8.COM Oct 12 2018 23:08:00 Midland Credit Management, PO Box 60578,  
Los Angeles, CA 90060-0578  
4361589 +EDI: VERIZONCOMB.COM Oct 12 2018 23:08:00 Verizon Pennsylvania, 500 Technology Drive 300,  
Weldon Spring, MO 63304-2225

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4421570\* FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
4937851\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261,  
Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Angela C. Apple cjulius@ljacobsonlaw.com,  
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com  
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
ECMC djwilcoxson@ecmc.org  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
Jerome B Blank on behalf of Creditor CITIMORTGAGE, INC. pamb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jill Manuel-Coughlin on behalf of Creditor CITIMORTGAGE, INC. jill@pkjllc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 Angela C. Apple  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-04195-HWV**

Social Security number or ITIN **xxx-xx-1875**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

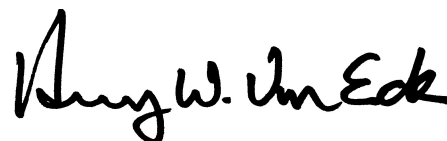
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela C. Apple

October 12, 2018By the  
court:Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**